

**RECEIVED
CENTRAL FAX CENTER****MAY 14 2005**

Attorney Docket No.: MLCO.P-006-A

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Finkelstein et al. Serial No.: 10/711,810
Filed: 10/6/2004 Confirmation: 5809
Title: Method and system for supplementing directors' and officers' insurance

SUBMISSION OF INFORMATION DISCLOSURE STATEMENT


Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicant requests that the references listed on Substitute Form PTO-1449, which is enclosed, be made of record in the Patent Office file relating to the above-captioned application. A copy of the reference is provided herewith.

No fee is believed to be due with this paper as we have not received an action on the merits. However, the Commissioner is authorized to charge any additional fees which might be due to Deposit Account No. 15-0610.

Respectfully submitted,
OPPEDAHL & LARSON LLP


Carl Oppedahl, Reg. No. 32,746
P.O. Box 5068
Dillon, CO 80435-5068
Ph.: 970-468-6600 Fax: 970-468-0104

CERTIFICATE OF MAILING UNDER 37 CFR § 1.8(a)

I hereby certify that this paper and the attachments mentioned herein are being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on

Anne Wagner

Date of Signature

PTO/SB/08b (08-03)

Approved for use through 06/30/2008. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

Substitute for form 1449B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Application Number	10/711,810
				Filing Date	10/6/2004
				First Named Inventor	Finkelstein et al.
				Art Unit	8225 3695
				Examiner Name	Ed Baird
				Attorney Docket Number	MLCO.P-008A
Sheet	2	of	2		

[illegible]

Examiner Signature	/Edward Baird/	Date Considered	02/06/2009
-----------------------	----------------	--------------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 809. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

² Applicant's unique citation designation number (optional). ³ Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.63 and 1.68. The information is not to be used for any other purpose.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.